Contents

		Page
Christopher F. Mooney, S.J. ...	Social Consciousness	2
Federal Reserve Board	1959 Housing Survey	4
Prayer on the Picket Line	"Bless The Strike Breakers" ..	7
Msgr. George W. Casey	The Modern Mother - Teacher or Chauffeur	8

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A Few Words From Your Editor ...

How do you explain the fact that subversive ideas are finding such dedicated followers, whereas the cause of truth, justice, and love is suffering grievous harm from the "Let George Do It" attitude of so many "good people" who are - just plain lazy! Part of the blame must be placed upon our educational system. Are our schools turning out social leaders? Are they preparing men and women who are able and willing to "change the world?" You will find some interesting observations on this important question in the first article "Social Consciousness."

Next, we turn to the 1959 Survey of Consumer Finances, by the Board of Governors of the Federal Reserve System. The excerpt covers only the trends of non-farm family housing. It is gratifying to note that 58% of all non-farm families owned their homes - although 56% of the homeowners reported mortgages. You will find that a surprising number of people - 1 in 5 - move every year. (If YOU plan to move, please notify us of your new address - is life worth living without SOCIAL ACTION DIGEST?)

There has been much talk lately about strikes. One of the best approaches to finding an objective solution to industrial disputes is exemplified in the prayer on the picket line on p.7.

Finally, dear reader, we try to improve women. Are you one of those head-shaking, puzzled, perhaps even frustrated individuals who is mystified by the way women do things? (Remember the article last month: What Makes Women Buy?) Well, here is another article: "The Modern Mother - Teacher or Chauffeur ?" Ladies, please, before you get mad, remember...I didn't do it! Write the article, I mean. BUT (before you sit back and relax, read on...) I couldn't agree more.

If you like the opinions expressed in this issue, let me know. If you don't like them, let me know, too, will you? It won't do much good, but at least you'll get it off your chest.

Do you have a friend who would enjoy reading SOCIAL ACTION DIGEST? Why not send this copy to him, or her? Or, better still, keep your own copy and send a gift subscription. It doesn't cost a fortune, only $1.00 for a whole year, and it shows YOU HAVE A DISCRIMINATING TASTE! (Open your mouth wide and say: A-a-h!) We'll gladly mail single gift copies free to your friends.

Keep smiling!

Hubert F. Schiffer, S.J.

A few notes from the article COLLEGE THEOLOGY AND LIBERAL EDUCATION, by Rev. Christopher F. Mooney, S.J. Reprinted with permission from THOUGHT (Fordham University Quarterly, 441 East Fordham Road, New York 58, N.Y.), Autumn 1959, p. 335 ff. (Subtitles and underlining added. Editor.)

It is to the Church's theology that the student must look for a synthesis of those aspects of modern American culture that seem of themselves to be irreconcilably opposed, such as the dichotomy between individual and community which sooner or later must confront every mature Catholic.

"Groupism" and Rugged Individualism

David Riesman and his fellow sociologists have found that at present in the United States there is a vast body of depersonalized individuals, "the lonely crowd," the tragic by-product of a highly industrialized society, with no ultimate life goals and no capacity for rational self-direction. In recent years most of these people have made a determined effort to relocate themselves into groups which will restore their sense of being accepted and enable them to fulfill some vital function for their fellow men and be appreciated for it. The result has been what Riesman calls "groupism." This is a mentality that gives psychological security at the expense of individual achievement and encourages "other-directed" men who never assimilate a body of ideals and principles of their own but depend for these on other members of the group.

On the other hand there is deeply rooted in the American mentality that rugged individualism of a past era, inconsiderate of others and dedicated to the pursuit of self-interest, which absolved the successful man from any responsibility to promote the common good of society.

The Colleges Have Failed

How have educators treated these momentous changes in the social make-up of America? There seems to be general agreement that colleges up to now have failed completely to develop social consciousness among students. They have on the contrary tended to foster a crass individualism which leaves the student to formulate his own social philosophy as best he may. Nor have Catholic colleges been immune from this influence. Replies to statistical surveys have indicated that "during his entire college career ..... only one in every five students is exposed to some instruction in the social encyclicals." Evidently the majority of those who shape Catholic educational policies still do not consider instruction in Catholic social

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SOCIAL ACTION DIGEST (published monthly, except July and August) presents applications of sound principles to the concrete problems of modern life, especially in economics, by printing excerpts of articles and speeches by well qualified experts. Thus, SOCIAL ACTION DIGEST hopes to stimulate intelligent discussions of vital topics and promote action to strengthen the private enterprise system and the ideals of freedom in a democratic society. == Subscription: $1.00 a year.

principles an essential part of Catholic higher education. In large measure they continue to concentrate on training students to be good individuals, dutiful husbands and wives, but still allow them to pass through the gravest social injustices almost without seeing them.

The Mystical Body

Now no amount of insight supplied by theology can solve problems which do not yet exist in the mind of the student. Yet while theology cannot remedy this deficiency, it cannot be remedied apart from theology. For theology alone can give the student a rational basis for asserting that "groupism" and "individualism" are of themselves in no sense opposed but rather mutually complementary, two aspects of one divine plan for the human race. For any understanding of the economy of salvation necessarily involves an appreciation of human solidarity and the creation of each man in the image and likeness of God. Father de Lubac has put strong emphasis on this fact in Catholicism, his brilliant inquiry into the social aspects of dogma, and so has Father Mersch in his rethinking of scholastic theology around the master idea of the Mystical Body.

Hence any defacing of the image of God in the soul by sin will cut man off not only from God but also from his fellow men. Father de Lubac notes that the Fathers looked upon original sin as the source of all individualism in the world. Social disruption went hand in hand with spiritual disruption. The redemption could recover this lost unity precisely because of the mysterious solidarity between Christ and ourselves. The sacraments not only establish, strengthen and renew man's union with Christ but also with the Christian community. The Christian does not have to choose between an interior tendency and a social tendency. He should be vividly aware that the full development of a man cannot come except through and for others.

Such a deep consciousness of human solidarity in Christ as well as the dignity of the individual in God's image seems absolutely necessary if the mature Catholic is to give a real and not merely notional assent to the clamant needs of fellow human beings less fortunate than himself. How else will he understand that the slum is not a mere economic problem, but the capital social sin of our times, the symbol of community injustice and of man's unconcern about ills that mutilate and pervert the lives of his brothers? How else will he have the spirit of reverence and gratitude toward the workingman, of respect toward the negro? Unless the Mystical Body has some meaning for him he will never be disturbed to see God's image blurred and distorted beneath the filthy rags of the beggar or the pasty face of the wastrel. By itself no amount of economic theory on the maldistribution of wealth will enable him to see the utter disorder and incongruity in people of Africa and Asia remaining hungry, disease-ridden and short-lived, while people in the United States continue to add calories to their diet and decades to their living span. Barbara Ward has pointed out that, with Christianity's great insight of physical unity being quickly realized on a world scale, the problem for the Catholic today is to see to it that his moral sense keeps pace with this change in the physical order. In the Catholic college this means a greater emphasis on theology. For it is only in proportion to his appreciation of Catholic dogma that the mature Catholic will develop a rational outlook, a "view" as Newman would call it, to counteract the sophisticated and impersonal attitudes prevalent in the American college.

NEXT MONTH

An improved two-color edition of SOCIAL ACTION DIGEST, featuring

The Social Doctrine in Pope John XXIII's First Encyclical

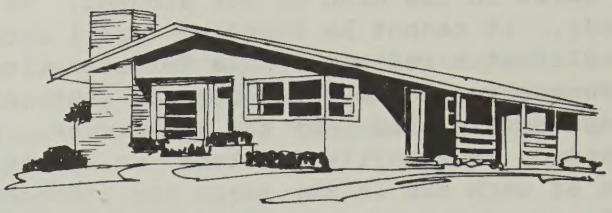
Food Explosion Versus Population Explosion

SOON:

Trading Stamps and Their Impact on Food Prices

The Image Industries (Part 2).

1959 Survey of Consumer Finances



Housing of Nonfarm Families

Excerpts reprinted from FEDERAL RESERVE BULLETIN Sept. 1959, p. 1097-1105.

Early this year there were 50 million nonfarm families in the United States. While most of these families consisted of only one spending unit, about 4.2 million included related secondary spending units who shared living quarters. Some characteristics of the housing of nonfarm families are discussed in the following paragraphs.

ONE IN FIVE nonfarm families moved in 1958. Almost 7 million families moved into rental properties and about 2.5 million bought new or existing houses. Consumer purchases of new houses totaled 900,000, about the same number as in 1957 but appreciably fewer than in other recent years. According to data from the Survey of Consumer Finances, the proportion of nonfarm families owning their homes rose to 6 in 10 early this year, the largest proportion on record.

Both the proportion of homes mortgaged and the average ratio of mortgage debt to house value have continued to rise. At the beginning of this year more than one-half of all home-owning families owed mortgage debt totaling an estimated $106 billion. The burden of monthly payments has changed little in the past decade, since growth in income has kept pace with repayment schedules.

Change of residence. More than 9 million nonfarm families changed their places of residence last year. As of early 1959 about one-third of all renters and one-twelfth of all owners had occupied their present dwelling units less than one year. Families headed by persons 18 to 24 years of age moved most often; one-half of this group moved in 1958, and two-thirds moved at least once in the period 1956-58, as the accompanying chart shows. Mobility of families decreases with home ownership and with age.

Frequency of moving varies less with income than with age. Approximately 4 in 10 families in each of the four highest income quintiles have moved in the past three years.

According to Survey data, one-third of the families who purchased houses in 1958 paid $15,000 or more, and about two-fifths paid less than $10,000. The median price of all houses purchased was $12,300, somewhat above that for 1957. As in past years, the average price of new houses in 1958 was substantially higher than that of existing ones. Four-fifths of all house purchasers used mortgage credit. The median debt incurred was $9,300, about three-fourths of the average purchase price.

Market trends. While distributions of house purchase prices reported in the Sur-

vey have varied somewhat from year to year, there has been a marked trend toward purchases of more expensive houses. Houses priced at $20,000 or more accounted for 1 in 6 transactions in 1956-58 markets, compared with only 1 in 12 five years earlier, as can be seen in the chart. The general rise in building costs and in property values contributed to this development, but there was also a substantial change in the quality of housing demanded. This is indicated by data from the Bureau of Labor Statistics which show that the average size of new single-family houses increased more than one-fourth from 1949-50—when relatively small units were being built—to the first quarter of 1956. During the same period the proportion of houses with 3 or more bedrooms increased from slightly more than 3 in 10 to about 8 in 10. In addition, a greater proportion of the houses built in early 1956 included a full basement, garage facilities, or such "extras" as a second bathroom or built-in appliances.

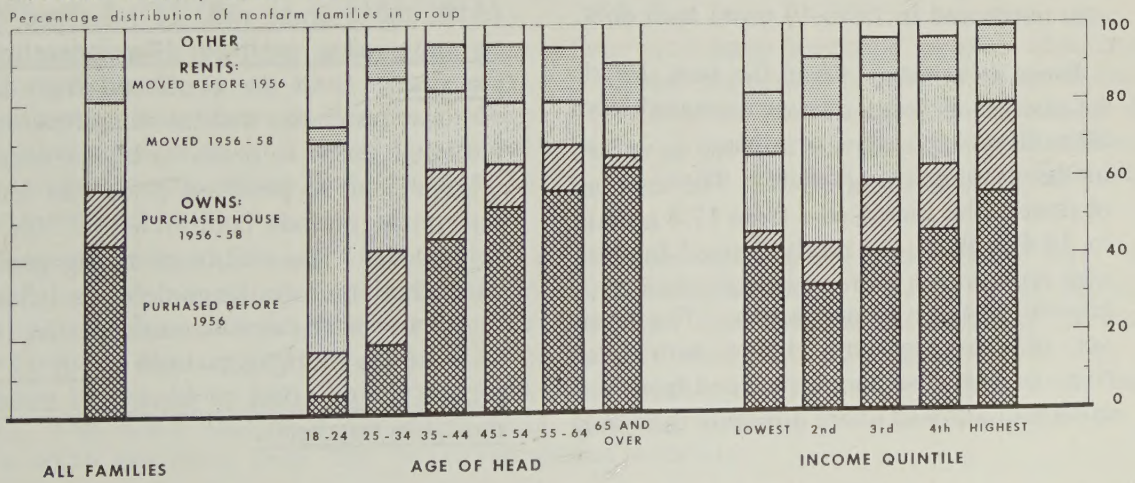
The shift in demand to more expensive houses reflects the general increase in income levels as well as changes in income distribution and age composition of purchasers. The median income reported by all nonfarm family units in 1958 was about $5,000, 50 per cent larger than in 1948. After adjustment for changes in the cost of living, the increase was about 28 per cent. Moreover, the higher income groups have accounted for a larger proportion of purchases than in earlier years. In the past three years families in the top income quintile have purchased about one-third of all houses sold, compared with one-fourth in 1947-49 and 1951-53.

Home ownership. In early 1959 fifty-eight per cent of all nonfarm families owned the house they occupied, and another 37 per cent rented their living quarters. The remaining families occupied separate dwelling units received as part compensation for their services or as gifts from someone not living in the house with them.

The frequency of home ownership increases with the age of the head of the family. According to the 1959 Survey, it rose sharply between the ages of 18 and 40, and then more slowly until age 65. Six in 10 families headed by persons 35-39 years of age owned their home; this proportion was three times as large as for families 15 years their junior and only slightly smaller than for older families. More than 6 in 10 families headed by persons 65 or more years of age continued to be home owners, even though many of these families had experienced a decline in income because the head

HOUSING STATUS, EARLY 1959

Percentage distribution of nonfarm families in group



NOTE.—Quintiles represent successive fifths of nonfarm family units ranked by money income before taxes in the calendar year 1958. The lowest quintile includes families with incomes of less than $2,240. Income ranges for the other quintiles are: second, $2,240-$4,080; third, $4,081-$5,779; fourth, $5,780-$8,095; and highest, $8,096 and over. Two per cent of all nonfarm families that rent part of another family's dwelling are included in the "other" category. "Other" also includes families that receive housing as part of compensation, live temporarily in houses they have sold, etc. Data for 1956-58 include some cases for early 1959.

had retired from the labor force.

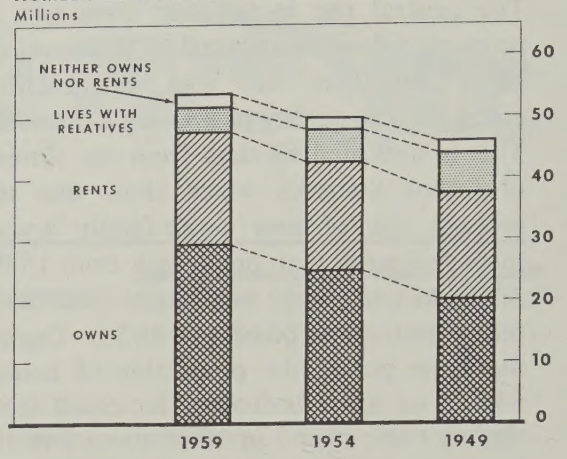
Home ownership varied from 8 in 10 families in the highest income quintile to somewhat less than 5 in 10 in the two lowest. That so large a proportion of families in the lowest quintile owned their own home is attributable primarily to the large number of retired families in the group.

Mortgage debt. Approximately 56 per cent of the home owners interviewed this year reported that their homes were mortgaged. An estimated 16 million families owed $106 billion of debt secured by properties that they estimated were worth twice that much in current markets. One-half of the debtors reported mortgages that were less than 50 per cent of the house value, and only one-tenth reported mortgages in excess of 80 per cent. Home owners with incomes of $6,000-$10,000 had mortgaged houses more frequently and had a higher ratio of debt to house value than owners in either lower or higher income brackets. Mortgagors with incomes of $10,000 or more, however, had the largest debts on the average; about 4 in 10 in this group owed $10,000 or more compared with 2 in 10 for all mortgagors.

The incidence and amount of mortgage debt are closely related to how recently the owner acquired his present house and to his age.[10] Whereas 80 per cent of those who purchased homes in the past three years had mortgages, less than one-half of those who purchased in 1946-49 owed such debt.

Home ownership. Over the past decade the number of home owners increased from 20 million to nearly 29 million, as shown in the accompanying chart. The number of renters also increased—from 17.4 million to 18.4 million—as newly formed families who rented were more numerous than renters who became home owners. The number of spending units living with relatives, on the other hand, declined from 6.6 million in 1949 to about 4 million this year, as married couples and single persons continued to seek separate living quarters soon after they acquired financial independence. Only 8 per cent of all nonfarm spending units lived with relatives early this year, whereas 14 per cent did so in 1949.

HOUSING STATUS, SELECTED YEARS
NUMBER OF NONFARM SPENDING UNITS



Mortgage debt. Debt secured by owner-occupied houses expanded threefold from 1949 to $106 billion in early 1959, as the number of mortgaged homes and the average size of mortgage increased. Encumbered houses increased from 9 million or 45 per cent of all owner-occupied houses in 1949 to 16 million or 56 per cent early this year.

The rate of expansion in the average mortgage outstanding during the past 10 years—from $3,700 to $6,650—was twice that in the value of mortgaged properties. As a result, the average ratio of mortgage debt to house value rose from 37 per cent to 47 per cent. Both the continued high level of house purchases and the liberalization of mortgage terms to permit a higher ratio of original loan to purchase price and longer repayment periods contributed to this development. The ability of mortgagors to carry the larger mortgage debt, on balance, appears to have been maintained. In 1958 as in 1948, mortgagors used about 12 per cent of their income to meet their monthly mortgage payments.

Teacher Or Chauffeur?

by Msgr. George W. Casey

This excerpt from a column, touching upon a puzzling problem in our presumably "well educated" society, is reprinted from THE PILOT, Boston, Sept. 19, 1959, p. 4.

ONE OF THE ANOMALIES of our times is the reluctance of mothers, presumably better equipeed for the job than mothers ever were before, to teach their own children.

Mothers have been delivered by technocracy or automation or whatever from many chores to which the mothers of yesterday were bound. And I, for one, am very glad that they are. They do not have to wash the children's clothes, bake their bread, or darn their socks.

But they have taken upon themselves a new chore, as burdensome as any from which they have been delivered, and that is chauffeuring the children everywhere they have to go. And the half of it is their own fault, because they will not undertake the far more dignified and rewarding task of teaching the children. They lug the children to someone else to do their teaching for them. They would rather drive than teach; rather drive than do anything, it would seem.

WE SEE MOTHERS DRIVING from all over the diocese, in all kinds of weather, to the Cenacle, or some other pasture that is greener than their own, for a spot of catechism for their children. The most of them are college trained, probably Catholic college trained; a goodly share of them ex-teachers, practically all of them as well equipped as the over-burdened Sisters to teach the simple catechism; but, no sir, they will not undertake it. Driving is preferable.

Well, what is the matter with good Catholic parents teaching the difference between right and wrong and giving their children sound Catholic training? Can it only be given by someone in a habit? Are our modern well educated laity ever going to get a mature enough grasp of their religion to be able to hand it on themselves? Is there ever going to be anything more to the lay apostolate than going to conventions to hear the priests talk? By Our Lord's commission every Christian is a teacher of Christianity.

It isn't only in the matter of catechism that many mothers prefer chauffeuring to teaching, it is in many other matters where they are capable. Many mothers who have been all through dancing school themselves break up their whole day carting their tots to and from the dancing school; many who have suffered through long courses in the piano and the fiddle do the same for music; and likewise with dramatics and elocution.

EVERY SO OFTEN we read the wails of ladies with degrees from the "top schools," about being pinned down to formulas and diapers while their spirits long to soar into the higher reaches of thought and self fulfillment. Chances are that they leaving their opportunities to get the good of Child Psychology II and Modern Drama III, for their own children, right in the cedar chest with their degrees; and that they are spending half the day waiting outside the studios of teachers with degrees from the correspondence schools.

I AM FAR from advocating the abolition of schools and formal education in favor of mother tutoring, but, as far as the extras are concerned, I do wonder why so many put in three hours of chauffeuring to avoid a half hour of teaching.

Strikers at the Peyton Packing Co., in El Paso, Texas, said this unusual prayer for themselves, for their families, for their employer, and for those who walk through the picket lines.

Pickets Pray:

'O Lord, Bless The Strike Breakers'

Dear Lord, we appeal to You in this prayer for Your divine help and guidance. We are humble working people of Spanish extraction, and are only seeking a better standard of living for our wives and our children. Yes, Blessed Redeemer, we are all members of a labor union and are now on strike. Our union was formed with a prayer to You that it would succeed and establish a friendly relationship with our employer.

The strike we are now engaged in, dear Lord, would not have been necessary if only our employer, Mr. Chauvet, would have treated with us and recognized that we have a right to live, too.

Our children, Lord, are many. We are raising them to adore You, the creator of heaven and earth. Please, O Lord, give us Your help in the hardships we are suffering. Take care of our children who will need shoes and clothing soon. Give us the strength to carry on so that our wives and families can remain together. We beseech You to give us Your grace, and trust that Your divine influence will fall upon all those of kind heart. May they aid us, through your intercession, until we can return to our jobs in the packing plants with unbowed heads.

Bless us, therefore, O Lord. Bless the strike breakers who have taken our jobs. They too, Lord, have large families and mouths to feed, but may they understand, through Your divine love, that if they work for our employer now, they are taking the bread and butter from the mouths of our wives and children. May they realize this, and join with us as strikers so that the world can be made better for all.

Bless Mr. Chauvet, the owner of the plant, who must down deep be of a kind heart. He prays, like us, to You in our churches and kneels, like us, before identical shrines. Restore to him, Lord, the kindness of heart that Your children should have for each other.

Bless our strike leaders who have remained steadfastly with us and, lastly dear Lord, make us love Thee more and more, and keep us faithful to each other in this long night. Amen.